Profile for Board of Commissioner and Board of Director Candidate that will be proposed in December 23 2016 EGMS.



Ahmad Fajar

Commissioner Candidate

Indonesian citizen, 50 years old. Appointed as President Director of J Trust Bank based on EGMS on December 30, 2014, at that time known as Bank Mutiara. Previously, he was a Director since November 23, 2008. 26 years of experience in banking. Started his banking career with Bank Bumi Daya in 1990, and continued with PT Bank Mandiri Tbk with last position served as Vice President - Head of Debt & Capital Markets Department, before joining J Trust Bank. Graduated from Bogor Agricultural Institute (IPB) in 1988, and obtained his Master of Management degree (cum laude) from the University of Padjadjaran, Bandung in 2000.



Ritsuo Ando

President Director Candidate

Japanese Citizen. 60 years old. Appointed as Board of Directors for J Trust Bank based on EGMS on December 28, 2015. He has 37 years of experience in financial and banking business. Started his career in The Daiwa Bank, Limited, Osaka as a Banking Officer in 1979 and landed his first executive role as President Director of PT Daiwa Lippo Finance in 2001. Afterwards, he landed with position as the President Director of Resona Indonesia Finance in 2003, Advisor at Resona Bank, Ltd. in 2005, General Manager at ACOM Co., Ltd. in 2007, Vice President Director of PT Bank Nusantara Parahyangan, Tbk. (BNP) in 2008, and was appointed as President Director of BNP since 2009 before being selected as Director of J Trust Bank. Obtained his degree from Osaka University of Foreign Language, Faculty of Language, Indonesia Study in 1975.



Budi T. Halim

Director Candidate

Indonesian Citizens, 53 years old. Appointed as Executive Vice President of J Trust Bank since 2016. 30 years of experience in banking. He began his career as banking trainee in Bank Bali's Officer Development Program and continued to climb with last held position as Commercial Banking Director. Then in 2000, he held the position of Board of Management, Group Head Individual Banking and Business Manager Geographical Focus Jawa & Bali on PT Bank Universal, then joins Bank Mega in 2003 as Team - Grand Plan dan Retail Banking Group Head. In 2004, he was Executive Vice President- Head of Commercial Business of PT Bank Danamon Tbk, and was appointed as President Director of BNP since 2009 before being selected as Director of J Trust Bank. Educated in Parahyangan Catholic University majoring in Management with Economic degree in 1986, Magistrate of Management form Gadjah Mada University in 2005, and Doctorate of Bisnis Management in 2011 from Padjadjaran University in Bandung.



Haryanto B. Purnomo

Director Candidate

Indonesian Citizen, 52 Year old. Appointed as Executive Vice President of J Trust Bank since 2016. He has 25 years of experience in banking and started his career in Bank Universal as management trainee in Bank Universal in 1991. He then continued his career with last position as Bank Universal's Midsized Business Operation Support Group Head before joining Bank Mega Syariah in 2003 as Director of Human Resource Management, Compliance and Risk Management. His last position in Bank Mega Syariah is Director of Operation, Technology Information, General Services, Corporate Strategy and Planning, Collection & Recover, Product Development and Service Quality Management before joining J Trust Bank. He holds a Bachelor degree in Civil Law from University of Indonesia in 1990.



Director Candidate



Indonesian Citizens, 41 years old. Appointed as Executive Vice President of J Trust Bank since 2015. 15 years of experience in banking. He began his career in Bank Mandiri — Officer Development Program in 2002. His last position in Bank Mandiri was Assistant Vice President Treasury — Chief Dealer prior to joining Bank Chinatrust Indonesia as Assistant Vice President Treasury — Head of Interbank in 2007, He then served DBS Indonesia as VP Treasury Interbank — Global Financial Market since 2008. He obtained his Bachelor degree in Civil Engineering from Parahyangan University, Bandung in 1998 and Master of Engineering Science degree from University of New South Wales in 2000.